

REMARKS

In view of the preceding amendments and the following comments, and pursuant to 37 C.F.R. § 1.111, Assignee respectfully requests reconsideration of the Non-Final Office Action mailed December 13, 2007 ("Office Action").

Summary

The Office Action provided grounds for rejection of claims 1-10 and 21-24. Assignee has amended independent claims 1 and 6, and dependent claims 2-5, 9-10, 21 and 23-24. Assignee has added claim 25, which depends from claim 1. Support for the amendments can be found at least at ¶¶ 0048, 0049-0050, 0113-0114 and 0138, and Figures 3-4, 24-25 and 30. No new matter has been added. The Assignee respectfully request reconsideration of pending claims 1-10 and 21-25, and allowance of the present application in view of the following remarks.

I. Rejections Under 35 U.S.C. § 112

The Office Action rejected claims 1-10 and 21-24 under 35 U.S.C. §112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter that Assignee regards as the invention. In view of the amendments to independent claims 1 and 6, and dependent claim 23, and the following remarks, the rejections under 35 U.S.C. § 112, second paragraph are respectfully traversed.

Claim 1

Claim 1 indicates that a customer assigned to an account represents a participant. The Application, at ¶¶ 0004 and 0092, indicates that an account includes a group of related customers that may be referred to as participants. Claim 1, as amended, describes a database comprising a data structure that includes a customer entity class and an account entity class, wherein the customer entity class includes a plurality of customer entities, and wherein the account entity class includes a plurality of account entities. Claim 1 describes storing in the database data related to a plurality of participants, a first account and a second account. Claim 1 indicates that the plurality of customer entities store data related to the plurality of participants, and the plurality of account entities store data related to the first account and the second account. The

Application, at ¶¶ 0048, 0049-0050 and Figures 3-4, illustrates the features as described by claim 1.

Claim 6

Claim 6 indicates that a customer assigned to an account represents a participant. Claim 6, as amended, describes a database comprising a data structure that includes a customer entity class and an account entity class, wherein the customer entity class includes a customer involvement entity class that comprises a plurality of customer involvement entities, and wherein the account entity class includes an account involvement entity class that comprises a plurality of account involvement entities. Claim 6 describes storing in the database data related to a plurality of participants, a first account and a second account. Claim 6 indicates that the plurality of customer involvement entities store data related to the plurality of participants, and the plurality of account involvement entities store data related to the first account and the second account. The Application, at ¶¶ 0048, 0049-0050 and Figures 3-4, illustrates the features as described by claim 6.

Claim 23

Claim 23, as amended, recites identifying at least one of the plurality of participants assigned to the first account as a former participant of a second account, wherein the former participant of the second account is no longer assigned to the second account. The Application, at ¶ 0105 and Figure 20, illustrates a former participant of an account (e.g., a bad driver from a previous account). Claim 23 indicates that the former participant of the second account has the second business line. The Application, at ¶¶ 0113-0114 and Figures 24-25, describes joint ventures where companies with subsidiaries are participants. Independent claim 6, from which claim 23 depends, describes assigning each participant of the plurality of participants to a first account, and at least one of the plurality of participants is also assigned to at least one of a second account. In other words, claims 6 and 23 describe accounts that include multiple participants, former participants of the second account and participants having business lines, and the claims distinguish a business line and an account.

II. Rejections Under 35 U.S.C. § 102(b)

The Office Action also rejected claims 1-10 and 21-24 under 35 U.S.C. § 102(b), as being anticipated by Hele et al. (U.S. Patent Publication No. 2002011835 A1) (hereinafter referred to as "Hele").

Claim 1-5

Claim 1 describes assigning each participant of the plurality of participants to a first account. Claim 1 further describes providing an account level underwriting decision at an account level based upon data related to the plurality of participants assigned to the first account. The Application, at ¶¶ 0138 and Figures 30, indicates that an underwriting decision is determined at an account level based upon data related to a plurality of participants. The Office Action asserts that Hele discloses all the features of claim 1. However, Hele does not teach or suggest a first account with multiple participants.

Instead, Hele is directed to a method, software and system for underwriting life insurance based on a first user profile. Hele, at ¶¶ 0005 and 0046, describes pricing a life insurance policy for a user as a function dependent on an individual user profile. However, Hele does not disclose assigning each participant of the plurality of participants to a first account. Hele also does not teach or suggest providing an account level underwriting decision at an account level based upon data related to the plurality of participants assigned to the first account. Thus, independent claim 1 is patentable over Hele. Therefore, independent claim 1 and dependent claims 2-5 and 25, which depend from claim 1, are patentable over Hele.

Claim 2, as amended, describes providing a participant level underwriting decision for each participant separately based upon data related to the plurality of participants assigned to the first account. The Office Action asserts that Hele discloses all the features of claim 2. However, Hele does not teach or suggest providing a participant level underwriting decision for each participant separately based upon data related to the plurality of participants assigned to the first account.

Instead, Hele at ¶ 0070 describes underwriting decisions based on the needs assessment of a user, including exemplary situations: (a) new parenthood, (b) new

homeownership, (c) new marriage, (d) recent divorce, and (e) self-employment. Hele does not disclose providing an underwriting decision for a participant based upon data related to the plurality of participants assigned to the first account.

Claim 3, as amended, describes establishing a plurality of insurance policies for a participant of the plurality of participants based upon data related to the plurality of participants assigned to the first account. The Office Action asserts that Hele discloses all the features of claim 3. However, Hele does not teach or suggest establishing a plurality of insurance policies for a participant of the plurality of participants based upon data related to the plurality of participants assigned to the first account.

Instead, Hele, at ¶ 0060, describes underwriting a life insurance policy based on a user profile and underwriting rules for a plurality of insurance carriers. In other words, Hele discloses establishing insurance policies for a individual user based upon data in the user profile of the individual user. Hele does not disclose establishing a plurality of insurance policies for a participant of the plurality of participants based upon data related to the plurality of participants assigned to the first account.

Claim 4 describes providing account level underwriting decision at an account level comprises providing an account level underwriting decision based upon business rules for an account. Claim 1, from which claim 4 depends, describes providing an account level underwriting decision at an account level based upon data related to the plurality of participants assigned to the first account. The Office Action asserts that Hele teaches all the features of claim 4. However, for at least the reasons stated above, Hele does not teach or suggest providing an account level underwriting decision at an account level based upon data related to a plurality of participants assigned to a first account. Thus, claim 1 is patentable over Hele. Therefore, independent claim 1 and dependent claim 4, which depends from claim 1, are patentable over Hele. For at least the same reasons as stated above and for the independently patentable features recited by claim 4, which depends from claim 1, claim 4 is patentable over Hele.

Claim 5, as amended, describes providing at least one account level underwriting decision based upon all insurance policies of the plurality of participants of the first account. Claim 5 further indicates that at least one of the plurality of insurance policies

is of the second account. In other words, at least one participant is also a participant of another account and has at least one insurance policy under the other account. The Office Action asserts that Hele teaches all the features of claim 5. However, Hele does not teach or suggest providing an account level underwriting decision as described by the features of claim 5.

Instead, Hele, at ¶ 0046, describes a recommendation engine that recommends life insurance policies and life insurance carriers to a user. Hele does not teach or suggest providing an account level underwriting decision based on all insurance policies of a first account with a plurality of participants, where at least one of the participants has at least one insurance policy under another account. Claim 1, from which claim 5 depends, describes providing an account level underwriting decision at an account level based upon data related to the plurality of participants assigned to the first account. For at least the reasons stated above, Hele does not teach or suggest providing an account level underwriting decision at an account level based upon data related to a plurality of participants assigned to a first account. Thus, claim 1 is patentable over Hele. Therefore, independent claim 1 and dependent claim 5, which depends from claim 1, are patentable over Hele. For at least the same reasons as stated above and for the independently patentable features recited by claim 5, which depends from claim 1, claim 5 is patentable over Hele.

Claim 6-10, and 21-24

Claim 6, as amended, describes assigning each participant of the plurality of participants to a first account. Claim 6 further indicates that at least one of the plurality of participants is also assigned to a second account. Claim 6 describes a data structure that includes a customer entity class and an account entity class, a customer involvement entity class that comprises a plurality of customer involvement entities and an account involvement entity class that comprises a plurality of account involvement entities. Claim 6 further indicates that at least one of the plurality of account involvement entities establishes a foreign key relationship with at least one of the plurality of customer entities and at least one of the plurality of account entities. The Office Action asserts that Hele teaches all the features of claim 6. However, Hele does

not teach assigning each participant of the plurality of participants to a first account. Hele also does not teach a data structure that includes a customer entity class and an account entity class, a customer involvement entity class that comprises a plurality of customer involvement entities and an account involvement entity class that comprises a plurality of account involvement entities.

Instead, Hele, at ¶¶ 0005 and 0046, describes pricing a life insurance policy for a user as a function dependent on an individual user profile. Hele, at ¶¶ 0055, 0059-0060 and Figure 4, describes a database server used to store answers in a user profile and underwriting rules for each carrier. Hele does not teach a data structure that includes a customer entity class and an account entity class, a customer involvement entity class that comprises a plurality of customer involvement entities, and an account involvement entity class that comprises a plurality of account involvement entities. Hele also does not teach establishing a foreign key relationship with at least one of the plurality of customer entities and at least one of the plurality of account entities. Thus, independent claim 6 is patentable over Hele. Therefore, independent claim 6 and dependent claims 7-10 and 21-24, which depend from claim 6, are patentable over Hele.

Claim 8, as amended, describes establishing at least one of the plurality of participants having a plurality of business lines. Claim 8 indicates that a customer assigned to an account represents a participant. The Office Action asserts that Hele teaches all the features of claim 8. The Office Action indicates that Hele discloses the features of claim 8 at least at ¶¶ 0043, 0055 and 0100. However, Assignee respectfully submits that Hele does not teach or suggest establishing at least one of the plurality of participants having a plurality of business lines.

Instead, Hele, at ¶¶ 0043, 0055 and 0100, discloses a system and servers, including a business-to-business server, used to provide a user information from multiple insurance companies, carriers, products or lines indicating offered pricing. Hele does not teach establishing at least one of the plurality of participants having a plurality of business lines.

Claim 7 describes determining potential risk exposure of the first account at a participant level. Claim 9, as amended, describes establishing at least one of the

plurality of participants having a plurality of insurance policies. Claim 10, as amended, describes providing an underwriting decision based upon the plurality of participants assigned to the first account. Claim 6, from which claims 7, 9 and 10 depend, describes assigning each participant of the plurality of participants to a first account and at least one of the plurality of participants is also assigned to a second account. The Office Action asserts that Hele teaches all the features of claims 7, 9 and 10. However, for at least the reasons stated above, Hele does not teach or suggest assigning each participant of the plurality of participants to a first account and at least one of the plurality of participants is also assigned to a second account. Thus, claim 6 is patentable over Hele. Therefore, independent claim 6 and dependent claims 7, 9 and 10, which depends from claim 6, are patentable over Hele. For at least the same reasons as stated above and for the independently patentable features recited by claims 7, 9 and 10, which depend from claim 6, claims 9 and 10 are patentable over Hele.

Claim 21, as amended, describes determining risk exposure of the first account based on a first potential risk exposure and a second potential risk exposure for a first business line and a second business line, respectively, wherein at least one participant having a plurality of insurance policies has a plurality of business lines including the first business line. Claim 22 describes a participant having a plurality of insurance policies does not include a policy for the first business line. The Application, at ¶¶ 0100 and 0102, describe determining risk exposure of an account based on multiple business lines of a participant. The Office Action asserts that Hele teaches all the features of claims 21 and 22. However, Hele does not teach a participant having insurance policies has a plurality of business lines including a first business line, and the insurance policies does not include a policy for the first business line.

Instead, Hele at ¶ 0070 describes underwriting decisions based on the needs assessment of a user, including exemplary situations: (a) new parenthood, (b) new homeownership, (c) new marriage, (d) recent divorce, and (e) self-employment. Hele does not teach or suggest determining risk exposure of the first account, as described in claims 21 and 22, wherein at least one participant having a plurality of insurance

policies has a plurality of business lines including the first business line and the plurality of insurance policies does not include a policy for the first business line.

Claim 23 describes identifying at least one of the plurality of participants assigned to the first account as a former participant of a second account. Claim 24 describes a former participant of the first account who is no longer assigned to the first account. The Application at ¶ 0105 describes determining risk exposure based on a previous account of a participant of a current account. The Office Action asserts that Hele discloses all the features of claims 23 and 24. However, Hele does not teach a former participant of a second account or a former participant of the first account.

Instead, Hele describes, at ¶¶ 0021 and 0047, querying a user about risk during evaluation for life insurance coverage and collecting information from the user and any other sources. Hele indicates, at ¶ 0080 and 0096, that underwriting is a determination of the risk associated with insuring a particular user. Hele at ¶ 0118 indicates that the user may represent an unacceptable risk based on their financial situation, physical build, medical conditions, or participation in risky activities. Hele, at ¶¶ 0122-0123, further indicates that the requirements engine determines what additional information is required to assess the risk of the user. However, Hele does not teach assessing risk based on a former participant of a second account or a former participant of the first account. Therefore, claims 23 and 24 are patentable over Hele.

Claim 25

Claim 25, which depends from claim 1, indicates that the foreign key relationships with at least one of the plurality of account entities and with at least one of the plurality of customer entities are used to retrieve data to provide an account level underwriting decision at an account level for the first account based upon data related to the plurality of participants assigned to the first account, the at least one of the plurality of participants also assigned to the second account, and the first and second account. Hele does not teach or suggest the features of claim 25. Thus, the independently patentable features recited by claim 25 are patentable over Hele.

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Conclusion

In view of the above remarks, Assignee respectfully submits that this application is in condition for allowance and such action is earnestly requested. If for any reason the Application is not allowable, the examiner is requested to contact the Assignee's undersigned attorney at (312) 321-4200.

Respectfully submitted,



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